

**CHAPTER 13 & 12
TRUSTEE OFFICE**

For The
U.S. Bankruptcy Court
Federal District of
Puerto Rico & USVI



José R. Carrión, Esq.
Trustee
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RAFAEL RAMOS BARRIOS
CARMEN ELENA MORALES SUAREZ
SANTA PAULA
A 27 CALLE 8
GUAYNABO, PR 00969

Re: Caso #12-07282-BKT

Estimado(s) Deudor(es):

En una reciente auditoria de su caso, hemos encontrado que su caso está codificado como **cerrado** en nuestro sistema. Por lo tanto, **favor de NO enviar más pagos a nuestra oficina**. Del mismo modo, si efectúan los pagos mediante descuento de nomina, incluimos una notificación que debe entregar a su(s) patrono(s) para que descontinúe(n) las deducciones.

De tener alguna duda relacionada a su caso, le pedimos se comunique con su abogado de quiebras o la Sra. Carol Martínez al 787-977-3535 de 9:00 AM a 3:30 PM.

Atentamente,

Carol Martinez
Servicio al Cliente

ADDRESSES

For Payments ONLY:
José R. Carrión
Chapter 13 Trustee
PO BOX 88109
Chicago IL 60680-1109

Office Premises:
500 Tanca Street,
Ochoa Building
5th Floor, Office 501,
Old San Juan,
Puerto Rico 00901

Regular Mail:
P.O. Box 9023884
Old San Juan Station
San Juan,
Puerto Rico 00902-3884

Webpage
www.ch13-pr.com

Telephone (787) 977-3535
Facsimile (787) 977-3551



BANCO POPULAR.

PO Box 362708 San Juan, Puerto Rico 00936-2708
Plaza Guaynabo

Case:17-03283-LTS Doc#:13103-1 Filed:05/12/20 Entered:05/13/20 10:32:11 Desc: Exhibit Page 2 of 6

OFFICIAL CHECK

CUSTOMER RECEIPT AND AGREEMENT

Payee: JOSE CARRION

Check No. **103127000003149**

1000# 1207282

Date: 08/24/2017

Remitter: RAFAEL RAMOS-BARRIOS

Amount:	\$1,202.00
Fee:	\$6.00
Total:	\$1,208.00

270 PR49255 0179 08/24/2017 10:53 BankChecksATHC

NOTICE TO CUSTOMERS:

You usually cannot stop payment of the attached check after you send it to the payee. If it is lost, stolen, or destroyed, notify Source Bank immediately. You may be required to buy an indemnity or surety bond before a replacement or refund is issued.

✓

UNITED STATES BANKRUPTCY COURT
SAN JUAN

In re:

RAFAEL RAMOS BARRIOS
CARMEN ELENA MORALES
SUAREZ

Debtor(s)

Case No. 12-07282-BKT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

José R. Carrión, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/15/2012.
- 2) The plan was confirmed on 12/06/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/28/2017.
- 6) Number of months from filing to last payment: 59.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$51,053.00.
- 10) Amount of unsecured claims discharged without payment: \$138,672.21.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$37,098.55
Less amount refunded to debtor \$0.00

NET RECEIPTS:

\$37,098.55

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$2,650.00
Court Costs \$0.00
Trustee Expenses & Compensation \$2,838.96
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION

\$5,488.96

Attorney fees paid and disclosed by debtor: \$350.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS TRS/LATIN AM	Unsecured	5,705.00	0.00	5,629.74	1,060.35	0.00
AMERICAN EXPRESS TRS/LATIN AM	Unsecured	13,400.00	0.00	11,657.16	2,195.55	0.00
AZUREA I LLC	Unsecured	NA	NA	37,818.54	7,123.03	0.00
BANCO POPULAR DE PUERTO RICO	Secured	NA	0.00	4,037.28	0.00	0.00
BANCO POPULAR DE PUERTO RICO	Secured	NA	NA	602.26	602.26	0.00
BANCO POPULAR DE PUERTO RICO	Secured	NA	0.00	2,000.00	376.66	0.00
BANCO POPULAR DE PUERTO RICO	Unsecured	NA	0.00	297.64	56.02	0.00
BANCO POPULAR DE PUERTO RICO	Unsecured	NA	0.00	211,311.45	0.00	0.00
BANCO POPULAR DE PUERTO RICO	Secured	215,000.00	NA	9.73	0.00	0.00
BANCO POPULAR DE PUERTO RICO	Secured	NA	0.00	18,681.85	3,518.68	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	10,690.00	0.00	17,201.93	3,239.95	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	17,200.00	0.00	23,431.88	4,413.30	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	23,400.00	0.00	12,465.01	2,347.76	0.00
LVNV FUNDING LLC	Unsecured	12,500.00	0.00	30,328.26	5,712.20	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	30,330.00	NA	2,653.40	499.70	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	2,590.00	NA	46,399.20	0.00	0.00
RUSHMORE LOAN MANAGEMENT SI	Secured	48,000.00	NA	464.13	464.13	0.00
RUSHMORE LOAN MANAGEMENT SI	Secured	NA	NA	NA	0.00	0.00
SEARS	Unsecured	7,050.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$1,066.39	\$1,066.39	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$261,757.66	\$0.00	\$0.00
TOTAL SECURED:	\$262,824.05	\$1,066.39	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS	\$162,165.41	\$30,543.20	\$0.00

Disbursements:			
Expenses of Administration	<u>\$5,488.96</u>		
Disbursements to Creditors	<u>\$31,609.59</u>		
TOTAL DISBURSEMENTS:			<u>\$37,098.55</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/15/2017

By: /s/ José R. Carrión

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

THIS NOTICE RELATES TO A PROOF OF CLAIM YOU FILED AGAINST THE GOVERNMENT OF PUERTO RICO IN ITS PROCEEDINGS UNDER THE PUERTO RICO OVERSIGHT, MANAGEMENT, AND ECONOMIC STABILITY ACT.

IF YOU ARE RECEIVING THIS NOTICE, ONE OR MORE OF THE DEBTORS ARE SEEKING TO DISALLOW YOUR CLAIM FOR THE REASON LISTED BELOW.

DOCUMENTS RELATING TO THIS CLAIM OBJECTION WERE MAILED TO YOU ON APRIL 17, 2020. PURSUANT TO DETAILS SET FORTH IN EXHIBIT "C" TO THE OBJECTION, THE DEADLINE TO RESPOND IS MAY 19, 2020. PLEASE CHECK YOUR MAIL BOX. IF YOU FAIL TO PROPERLY RESPOND TO THE OBJECTION, THE COURT MAY GRANT THE RELIEF REQUESTED BY THE GOVERNMENT WITHOUT FURTHER NOTICE OR HEARING.

NAME	CLAIM #	DATE FILED	DEBTOR	ASSERTED CLAIM AMOUNT
RAMOS BARRIOS, RAFAEL	7883	4/20/18	Commonwealth of Puerto Rico	\$1,202.00
Docket Number	12865	Objection Title	One Hundred Ninety-Third Omnibus Objection (Non-Substantive) of the Commonwealth of Puerto Rico, Puerto Rico Highways and Transportation Authority, and Employees Retirement System of the Government of the Commonwealth of Puerto Rico to Satisfied Claims	
Reason:	Proof of Claim asserts liability on the basis of a tax refund/return. The records of the Department of Treasury show such refund/return has been fully satisfied, pursuant to Direct Deposit dated 07/24/2017.			

LA PRESENTE NOTIFICACIÓN ESTÁ RELACIONADA CON UNA EVIDENCIA DE RECLAMO QUE USTED PRESENTÓ CONTRA EL GOBIERNO DE PUERTO RICO EN EL PROCESO QUE SE SUSTANCIA EN VIRTUD DE LA LEY DE SUPERVISIÓN, ADMINISTRACIÓN Y ESTABILIDAD FINANCIERA DE PUERTO RICO.

SI USTED RECIBE ESTA NOTIFICACIÓN ES PORQUE UNO O MÁS DE LOS DEUDORES PRETENDEN DESESTIMAR SU RECLAMO POR LA RAZÓN EXPUESTA A CONTINUACIÓN.

LOS DOCUMENTOS RELACIONADOS CON ESTA OBJECCIÓN DE RECLAMO LE FUERON ENVIADOS A USTED POR CORREO EL DÍA 17 DE ABRIL DE 2020. DE ACUERDO CON LOS DATOS ESTABLECIDOS EN EL ANEXO "C" A LA OBJECCIÓN, LA FECHA LÍMITE PARA RESPONDER ES EL 19 DE MAYO DE 2020. SÍRVASE POR FAVOR VERIFICAR SU CASILLA DE CORREO. SI NO RESPONDE APROPIADAMENTE A LA OBJECCIÓN, EL TRIBUNAL PODRÍA OTORGAR LA REPARACIÓN SOLICITADA POR EL GOBIERNO SIN PREVIO AVISO NI AUDIENCIA.

NOMBRE	N.º DE RECLAMACIÓN	FECHA DE PRESENTACIÓN	DEUDOR	MONTO DE LA RECLAMACIÓN ALEGADA
RAMOS BARRIOS, RAFAEL	7883	4/20/18	Commonwealth of Puerto Rico	\$1,202.00
Número de registro de actos procesales	12865	Título de la objeción	One Hundred Ninety-Third Omnibus Objection (Non-Substantive) of the Commonwealth of Puerto Rico, Puerto Rico Highways and Transportation Authority, and Employees Retirement System of the Government of the Commonwealth of Puerto Rico to Satisfied Claims	
Base para:	La Evidencia del Reclamo reclama una obligación con base en un reembolso/devolució de impuestos. Los registros del Departamento del Tesoro indican que dicho reembolso/devolución se ha completado totalmente mediante un depósito directo de fecha 24 de julio de 2017.			